



**Position:** Director, Retail Operations

**Company:** PennyMac/Human Resources (Through U.S. VETS)

**Location:** Pasadena

**Wages:** \$70k/year

**Responsibilities:**

- Effectively author, update, monitor and enforce policies and procedures for the fulfillment side of the lending business.
- Interact with underwriting senior management to establish effective submission protocols and create optimized workflows.
- Provide written responses to QC's audits and integrate findings into workflows and P&Ps.
- Work to develop a submission process that limits touches by underwriting to no more than two reviews.
- Prepare underwriting workflows and checks and balances to GSEs and investment groups in a boardroom setting.
- Process engineers multiple workflows for FHA, Conventional, Jumbo, Streamline, and Developer business.
- Work diligently to optimize LOS and work closely with IT and Compliance to ensure zero defect processes are adhered to.

**Requirements:**

- 4 Year college degree (Bachelor or equivalent)
- 7+ years experience
- Strong history of workflow design and implementation.
- Ability to present data and analysis to the highest levels of the company as well as GSE auditors.
- Exceptional written and verbal communication skills.
- Deep understanding of credit risk.
- Full comprehension of all products in existing market.

**If you would like to apply to this position, please contact your Applicant Coordinator at:**

**Last name begins with A-K: 916-854-3881**

**Last name begins with L-Z: 916-854-3882**